Certificate Number: 03088-NJ-DE-036858840

Bankruptcy Case Number: 22-16571



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>September 25, 2022</u>, at <u>11:03</u> o'clock <u>PM CDT</u>, <u>Aneudy Valerio</u> completed a course on personal financial management given <u>by internet</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: September 26, 2022 By: /s/Dennis Nichols for Doug Tonne

Name: Doug Tonne

Title: Counselor